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**CERTIFICATION OF FACSIMILE TRANSMISSION**

I hereby certify that this paper for S.N. 09/188,827 is being facsimile transmitted to the Patent and Trademark Office Fax No. (703) 305-7687 on the date shown below.

Jennifer McGowan  
Jennifer McGowan  
Facsimile No. (416) 368-1645

February 18, 2004  
February 18, 2004

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FEB 18 2004

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: John Francis Regan

For: **LENDER AND INSURER TRANSACTION  
PROCESSING SYSTEM AND METHOD**

Serial No.: 09/188,827

Filed: 11/09/1998

Art Unit: 3621

Our Ref.: SJ-10321US

February 18, 2004

133 Richmond Street West  
Toronto, Ontario, M5H 2L7

**PETITION FOR EXTENSION OF TIME UNDER 37 C.F.R. 1.136**

Honourable Commissioner of Patents and Trademarks  
Washington, D.C. 20231  
U.S.A.

**Attention: Examiner John W. Hayes**

Dear Sir:

It is respectfully requested that an Extension of Time for the period indicated below be granted in accordance with the provisions of 37 C.F.R. 1.136 to take the action required in the application identified in caption, as reflected by the papers submitted.

	<u>Large Entity</u>	<u>Small Entity</u>
First Month	\$ 110.00	\$ 55.00
Second Month	\$ 420.00	\$ 210.00
Third Month	\$ 950.00	\$ 475.00
Fourth Month	\$1,450.00	\$ 725.00

**TOTAL: \$ 475.00**

- ( ) A cheque in the amount of the above total fee is attached. This amount is believed to be correct, however, the Commissioner is hereby authorized to charge any deficiency or credit any overpayment to Deposit Account No. 040752. A duplicate copy of this letter is attached.
- (X) Please charge any fees which may be required to Deposit Account No. 040752. A duplicate copy of this letter is attached.

Respectfully submitted,

Douglas S. Johnson  
Agent on behalf of Applicant  
Douglas S. Johnson  
Registration No. 15,945  
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